

THE WORKING WOMEN'S FORUM: A COUNTER-CULTURE BY POOR WOMEN

Robert Chambers

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Institute of Development Studies
University of Sussex
Brighton BN1 9RE UK

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Abstract

The Working Women's Forum in South India is a remarkable organisation with some 36,000 members, all of them poor working women. They are both urban and rural, and include marketeers, women who sell services, and women who work at home - beedi and agarbathi makers, laceworkers and others. Poor working women suffer five oppressions against which the WWF enables them to struggle - class exploitation, caste inferiority, male dominance, physical weakness, and a closed world. The WWF is a counter-culture, of reversals, turning pillars of normal Indian culture on their heads - class, caste, male dominance, hierarchy and directions of learning. To multiply its impact to touch more of the tens of millions of oppressed poor women in India involves decisions about priorities. One major question is whether others could learn with and from the Forum and start similar organisations elsewhere.

Background and Evidence¹

The Working Women's Forum in South India is one of the world's more improbable and successful organisations. If it did not exist, one would be inclined to say it was impossible. Almost all its members are illiterate and very poor working women. Started in 1978, by the end of 1984 the membership had grown to 36,000. Through the Forum, the lives of those women had all been touched, and many had been transformed. This paper is an attempt to understand what the Working Women's Forum is, how it has come about, and what lessons can be drawn from its experience and achievements.

This is not an easy task for an outsider. I have been helped by a visit from 28 November to 6 December 1984.² It was my privilege to meet many working women members of the Forum, group leaders, area organisers, cooperative bank staff, and health workers. I visited three urban programme areas - in Madras (various occupations), Vellore (beedi-workers), and Bangalore (agarbathi workers), and three rural areas - Adiramapattinam (fish vendors), Dindigul (buffalo-owning milk-sellers), and Narasapur (lace-workers, rope-makers). My visit was not an evaluation or consultancy; it was to learn. From my conscientization by the working women who spoke about their lives I have gained more than I can return. Perhaps it is too much to hope that someone who reads this paper will go and enable poor women to do the same elsewhere. For I believe that is what the women of the Forum would wish. And if that did happen, it would be the best repayment to them, wishing as they do to help others of their oppressed underclass.

1. For some written sources see Appendix C

2. To all who made my visit possible, I am grateful for a remarkable and moving experience. I thank the Working Women's Forum and Mrs. Jaya Arunachalam, its President, for inviting me and accompanying me on some of the visits, and all those others, including Ms Nandini Azad, Rajeswari, Kuppabai, Pattamal and many group leaders, area organisers and health workers who arranged the visits and helped during them.

What follows is largely based on field visits and meetings with small groups of women ranging from about 10 to 100, with 20-30 the most common number. Necessarily, given the time and circumstances, I did not meet men, landlords, moneylenders, or exporters. Doubtless their points of view would have differed; but then they are not difficult to guess. There is also a rural bias in my comments, which are more based for Adiramapattinam fish-vendors, Dindigul buffalo women, and Narasapur lace and rope-makers than for the activities in Madras or Bangalore, with the Vellore beedi-makers somewhere between as both urban and rural. Since I do not speak Tamil or Telugu, I had to rely on interpretation. I was fortunate that Jaya Arunachalam and Nandini Azad were able and willing to undertake this task, which they performed with exceptional conscientiousness. The meetings were not formal occasions, and women spoke with a patent sincerity. For many it was a struggle and a victory to get up and speak. Some broke into tears. There were no men present at most of the meetings, and when they did try to listen, they were sent away. There was some fear in one or two meetings that one or more of the women present might be on the side of landlords, moneylenders or exporters. Nevertheless, my impression was that the women spoke with courage and truth. There may have been some exaggeration in some figures given for prices, and I quote these rather rarely and lightly in what follows. But the most significant points do not depend on such detail but on the reality of relationships, poverty and powerlessness which underlie them.

A welcome feature of these visits was balance and contrast in the villages and groups met. It was unfortunately inevitable that in Narasapur I could not go to the remoter villages, which workers have to reach by bus, launch and walking. But there were sharp contrasts, for example in Dindigul, between Natchikomampatti on the tarmac where women had four years' experience with buffalo loans and milk production, and Kottur Avurampatty, well off on a bad road, without a bus service, from which women had to walk two miles and catch two buses in order to reach Dindigul, and where in a predominantly Harijan village none of the women had yet received loans. Similarly, the sense of remoteness and vulnerability was acute in the villages visited in Adiramapattinam on the coast. Again, at Narasapur,

there were sharp contrasts between the lace-making women in Narasapur town, and those (more isolated, more depressed, more trapped) in the rural areas, and between the more constrained lace-makers and the freer rope-makers.

Origin and Growth

The history and achievements of the WWF are well known and have been recorded elsewhere. Let a brief summary suffice here. The movement was started by Mrs. Jaya Arunachalam in 1978 after disillusion with the failure of political leadership and action to help the poor women of Madras, and after prolonged consultation with them and learning from them about their needs and priorities. The WWF and the National Union of Working Women which is closely related are limited in their membership to poor working women, that is, to women who besides being poor, are engaged in economic activities. Credit was identified by them as their crucial need. The core of the WWF's work from the start was a programme to enable them to command small loans, at first only from banks, but since its registration in April 1981, also and increasingly from the Working Women's Cooperative Society, set up by the movement to provide loans to members. Many complementary activities have been identified and carried out, including night schools for working children, training and conscientisation, participatory research, mass inter-caste marriages, skills training centres, mass meetings, an extensive family planning and public health programme,³ and struggle against exploitation, harassment, and bureaucratic obstructionism and abuse.

In contrast with most initiatives of this sort, the Forum has grown rapidly in numbers of members, in areas in which it works, and in the range of activities of its members. Starting in 1978, by 30 September 1984 its core activities of groups and credit had grown and spread as shown in the table.

3. The public health programme is not described in this paper. For an account see Nandini Azad, Working Women's Forum: Experiments in Grass-Roots Health-Care, Research and Documentation Section, Working Women's Forum, 55 Bhimasena Garden Road, Mylapore, Madras 4, and others in Appendix C.

Table: Basic Statistics of the Core Programme of Groups and Credit

	Main Occupations	Members	Groups	Commercial Banks		Working Women's Cooperative Society		Repayment rates for Crédit Cooperatives	Staff ¹ members
				number of loans	total amount of loans	number of loans	total amount of loans (RS)		
(Madras)	many	21,764	700	14,000	36,56,200	5,014	21,59,800	96.4 ²	45 ³
(Bangalore)	Agarbathi	3,600	300	3,000	3,25,000	-	-	-	12
(Vellore)	Beedi	1,200	120	980	2,30,000	-	-	-	15
Dindigul	Buffalo/milk	1,200	100	500	5,50,000	-	-	-	10
Adiramapattinam	Fish vending	1,400	120	1,200	3,00,000	-	-	-	5
Narasapur (and Malkipuram)	Lace-making ⁴	7,100	670	5,400	8,14,000	1,152	2,53,700	100	18
		36,264	2,010	25,080	58,75,200	6,166	24,13,500		

- Notes: 1. Mainly Area Organisers and Field workers. The number of group leaders is indicated by the number of groups.
2. The repayment rate to commercial banks in Madras was 89.5%
3. plus 25 for child labour centres, tailoring centres, and night schools
4. The statistics for the lace-makers unit are for December 1984. The other statistics are for September 1984.

Source: WWF, December 1984

The range of activities, and the figures for the members, groups and credit, suggest that something very unusual has been going on. Membership has grown fast. Staff costs are low. Loan repayment rates are little short of astonishing. There is widespread demand from working women for more groups, more loans, and the opening of more counters of the Working Women's Cooperative Society. Beyond this, the quality of courage and commitment of the working women, their group leaders, the area organisers and others, can be sensed in meeting them but is hard to convey in words. These are people who have been trapped and have suffered to a degree and in ways which it is difficult for an outsider like myself to conceive. They have been enabled to want to start fighting out of the trap, and then to struggle and struggle to take more command of their lives. Scale of achievement matters, and the figures are and will continue to be significant. But the change in the quality of experience, the new meaning in lives which were lost to hope, is even more profoundly impressive.

What has happened? How has it been done? What are the keys to this phenomenon? Where might this movement go now? What lessons can we learn from the experience? Some answers to these questions are obvious, and I shall try to give them. But there are others, too, which are less obvious which I shall try to bring out.

Oppression

To answer these questions, one has to start with the condition and experience of poor working women. Those I am referring to here are especially rural working women, though much applies to poor urban working women as well.

I am using the word 'oppression' deliberately and descriptively. Any lesser word would understate the conditions experienced by working women. Long lists could be drawn up of their disabilities, but there are five interwoven threads or oppressions which like a net hold them down or force them lower. These five are class exploitation, caste inferiority, male dominance, isolation in a closed world, and physical weakness.

(i) class exploitation

The beedi workers, agarbathi makers, lace-makers, and others, usually have both hands tied to the same person or factory, the supplier-buyer; they get supplies of material (tobacco, leaves, labels; sticks, powder oil; reels of lace) on loan as an advance from the same person to whom they return the finished product. Often their subjugation is compounded by debt, interest on which is deducted at source.

In the case of beedi-workers in Vellore, children are 'mortgaged' to employers to work for them in exchange for loans to their families. A similar case was reported in Dindigul with a boy pledged to a landlord for agricultural and household labour.

Another form of exploitation is the 'bonus' at Vellore, an ironic term for a compulsory deduction of $\frac{1}{2}$ rupee per day to provide the funds for the employers to give a 'bonus' at festivals. No interest is paid on this compulsory 'saving'; no refund is given if a worker leaves; and the deductions are anyway not all paid back. The employers say that they have to give bonuses also to other staff. They take the money for these other staff from the deductions from the poorest, the working women. A beedi-worker who has been subject to this compulsory deduction of, say, Rs

90 over a year (180 working days) may only get back Rs 60 at festivals.

Other forms of exploitation (with beedis, agarbathis and lace) are deductions for 'wastage' - workers not returning the full amount of finished goods for the material supplied. According to the women, they always have something to make up: the beedi leaves are too few, or damaged; the agarbathi materials are supplied damp and lose weight in the drying that is required; the lace exporters' agents allege losses of thread through 'biting'. Finished goods are also rejected as bad work when what was bad was the material supplied. Payments are vulnerable to deductions at source: not only are the beedi bonus deductions made unilaterally, but loan interest is taken, where workers are in debt to the supplier-buyer. Payments can be delayed: in the case of lace-workers, the full payment may not be made immediately but only later after several visits to beg for the money. If workers take loans elsewhere, from moneylenders, the interest rates are very high, usually 10 or 12 rupees per month per 100 rupees borrowed. Most workers in most places have been, and still are, in chronic debt. 'We are so used to going to the moneylender that it is part of our nature.'

(ii) caste inferiority

Many working women are of low caste or harijans. Their problems are compounded by all the discriminations which go with that low status. To elaborate seems superfluous, except to note that this disability is additional to those experienced by working women in other cultures.

(iii) male dominance

It was striking how often women reported that their husbands were drunkards, and beat and abused them. As someone pointed out, not all men are bad. And it may be that some of those who spoke out in meetings were those who had suffered most, more than average. But the theme was repeated again and again and again, leaving little doubt about the prevalence of these forms of abuse.

(iv) physical weakness

Ill health, many children, chronic debilitation, inability to use health services (too distant, too expensive, no time, sheer access too difficult) also make it hard for women to break out of their trap. The position is more acute where they are widows or have been deserted and left with children. Many are caught in the sequence of pregnancy and child rearing. On top of all this, many working women suffer occupational ailments - back and joint pains, chronic hand sores, headaches, damage to eyes, and so on - from long hours sitting; from hand rubbing and rolling; from sharp concentration on intricate lacework, continued into the night by poor light ('We have lost our eyes by doing this').

(v) closed world

More than urban women, poor rural women are trapped in a local closed world. Almost all are illiterate, and so are fearful and ignorant of everything to do with the written word, the document, the form. But a more startling aspect of their small, closed world, is spatial. Of some 50 women at two villages near Narasapur, not a single one had been to the District Headquarters at Elur, less than 2 hours away by bus. Two Muslim women in a village in the Adiramapattinam area had never been to the local market. A woman at Machiapuri said 'For 25 years I never left my street'. This seclusion is well-known as a Muslim phenomenon. But I was astonished to find how little even non-Muslim women had travelled, how little they knew of the world outside their own village, how confined their horizons were. Even those, chandy (market) women, who go out to sell, as at Adiramapattinam, may not travel further afield than the immediate market where they sell their goods. Custom, daily duties, drudgery, dominance by husbands, poverty, debt, lack of confidence and fear of the unknown combine to immobilise them in the house compound, the street or the village.

Finally there are the children. Often they work from an early age. They can become productive in beedi-making, agarbathi rolling, lace-making or rope-making as young as 7, and their socialisation into the process begins even earlier. When families are in debt and on the edge of starvation,

there seems no other course than for children to be put to work as soon as they can earn. School and work are incompatible, and anyway school requires money for books and uniforms. The poor do not have money. To send a child to school means a double loss - paying out, and losing the income the child might be earning.

'We cannot educate our children so we have to put them back into the same thing.'

'I have a son in 7th standard. I can buy one or two books for him, but I cannot buy more. Should we eat, or educate the child? I do not know what to do.'

'Even our small children have to work to eat.'

'If they have to learn to crochet a reel fast, what is the point of sending them to school?'

Any one of the five oppressions would be bad on its own. But they interlock. The syndrome of powerlessness and poverty which all the poor suffer is further overlaid, for working women, by male dominance, by culturally determined subservient roles, and by payment for work so low it is derisory. In these conditions, women's strategies are to submit, to acquiesce, to avoid trouble, to work hard, and to struggle, not for emancipation, but for some way just to get by from day to day. They see no chance of breaking out. To assert themselves would be dangerous. Those who protest lose their work and whatever meagre income they earn. Powerlessness is part of their strategy.

It is into these unpromising conditions that the Working Women's Forum intervenes.

Emancipation

The resulting change is perceived by the women themselves as dramatic. Of course, those who came to the meetings and spoke at them will usually include the most enthusiastic, those for whom the changes have been greatest. Any who have fallen by the wayside could be expected to stay away. But after discounting for such biases, the sincerity and significance of what was said is beyond the doubt of the deepest scepticism. Moreover, the women who spoke represented all stages in the process. They ranged from Harijan women in an isolated village who have yet to receive a loan, and whose missing nose and ear ornaments testified to their tales of chronic, deep indebtedness, to women with four years experience of substantial loans to buy buffaloes, the milk of which is marketed daily to provide a steady income and a way out from debts to moneylenders. But most women were somewhere in between, with a shorter experience of loans, and still in debt, but with a sense that they might fight free of it.

The changes which have come through the Working Women's Forum are reversals of the five oppressions.

(i) economic emancipation

The small loans (most of them Rs 200, repayable over 10 months) have enabled many women to delink from dependence on a supplier-buyer. The loans have been used, often with help from WWF, to buy materials (leaves and tobacco for beedies; wax, sticks, powder for agarbathis; thread for lacework) direct from wholesalers or retailers and often at lower prices. This has given a bigger margin of earning for work, and some independence for bargaining with alternative buyers. As the women said

'If I have the loan, I can clear the debt and take my children away'

'If I have credit, I can bargain with the agents' (a beedi worker).

As a result of organisation and a degree of independence, other processes are set off. It is likely that beedi-workers at Vellore are now being paid more partly because of the organisation of the women into a Union and the independence gained through some delinking from supplier-buyers. In Dindigul, women with buffaloes have been able to withhold their labour from neighbouring farmers who were paying very little:

'I used to earn 3 rupees for a day's work. Now I get 8 rupees for milk. Which should I choose?'

With this scarcity of female labour, wages have been raised from 3 rupees to 4 rupees, and the women said that if they could only secure an independent supply of fodder for their buffaloes, so that they no longer required the farmers' goodwill for grazing, their wages would go up to 6 rupees.

As for the experience of benefits:

'Without telling anyone I saved 50 rupees and bought clothes for my children.'

'Before the Sangam (WWF) came I used to have to pawn my earrings and nosering. Now I am free of that.'

and most tellingly

'The moneylender is very sad'.

(ii) caste emancipation

This was rarely spoken about, and I find it difficult to judge the depth of its significance. Undoubtedly, caste barriers have been broken down. The ideology of the WWF is anti-caste, and many symbolical acts are important - Harijan, low caste and high caste women sitting together, touching, eating together, dancing together; the abandonment of cleansing rituals for caste pollution; the sponsorship and encouragement of intercaste marriages. In Dindigul, to give one example, Thevar and Harijan women, in the past deeply

divided, have come together. In a meeting, they presented an anti-caste role-play of the old prejudices, which ended with three Harijans and two Thevars dancing together. The women are a spearhead in the breakdown of caste barriers.

(iii) emancipation from male oppression

This was a frequent subject of testimony. A greater degree of economic independence has been a significant factor. Often the husband, where there is one, spends much of his earnings on drink, the cinema ('My husband goes to the cinema three times a week'), and other personal rather than family purposes. Many of the women who have joined the Forum and become most active in it are those who have suffered most. Difficulties persist. One is husbands' hostility to their wives joining the Forum and taking part in its activities.

'Our men did not want us to come to this meeting'

'My husband beat me for coming to this programme. Husbands object to our coming, but we don't care. We are going to go on coming'

'My husband says, since you have gone to the Sangam, you talk too much and too loudly'

But often things have improved:

'My husband started drinking eleven years ago. He has burnt my sari and poured hot oil on me. He earned a lot but never gave it to the house. He is coming round a bit now. He is saying 'This woman is like a man now'. He is now like a snake in a box'.

'In our village, men have never listened to women, but now we don't care'

'Within one year I have transformed my husband'

The credit programme has also given Women confidence in their activities compared with men:

'Men do not pay back. We do'
and
'Men are now asking us to start a programme for them'

(iv) physical strength

The Forum has also enabled women to become physically stronger and less vulnerable. In part this is through the family planning and public health programme where it is operating. The health workers struggle with the women against objections to tubectomy. Their access to health advice and treatment and to freedom from bearing unwanted children improves. More generally, women are stronger because they have more and better food.

'We used to eat gruel. Now we eat one good meal'

'We are very pleased with the Union. Now we have two meals a day.'

'We eat better, live better.'

(v) breaking out of the closed world: awareness and confidence

Many women have a new awareness of their condition, and a new confidence and hope that they can do something about it. They see more clearly the patterns of attitude and power which oppress them

'People in banks think we are illiterate, not decent. They are only interested in education. They don't see the difference between good and bad people. They don't want to be equal with us. They think the rich should be rich and the poor, poor.'

'People who sell (lace-work) in Bombay have three-storied houses

and hundreds of acres of land. We have stayed as we are.'

Women who have gone to meetings in Madras have been profoundly affected. They spoke of the experience with wonder and elation. They described the meetings, how they were addressed by a Minister, how they met women from other areas, what they had learnt of the struggles of others, what Madras was like, and seeing the sea. They had experienced and passed on to others, a widening of horizons, a sense of possibility. Near Adiramapattinam, a Muslim woman said that now all the Muslim women wanted to go to Madras.

There is, too, a new confidence and more assertive behaviour, both within the family and externally. The sense of hopeless dependence has been undermined. Frequently, group leaders and area organisers mentioned relations with the banks and bank staff. Until the Cooperative was formed, all loans were from nationalised banks, and many still are. Leaders who are illiterate go to banks and hand over loan repayments.

'The bank manager now calls me inside and makes me sit down, because we can take and repay a loan'

Different actions outside the village reinforce each other:

'We had never been to the next village before. Now we can meet big officials and go to Madras'

'All of us need to go to Madras and learn to talk'.

The women speak of a change in themselves and in their life chances. For many, a life of narrow drudgery, powerlessness, and poverty has been transformed. It is still hard, unjust, and oppressive, but there has been material improvement and there is hope that by their efforts they can go further.

How has all this come about?

Method

The method adopted in rural areas can be described as a sequence. In each case the plight of a group of rural women has come to the notice of the President. The women at Dindigul were close to her home. The fish marketing women of Adiramapattinam were involved in the FAO Bay of Bengal Project, and a sociologist working with the project alerted the Forum. A relative of one of the Vice Presidents lived in Vellore and told her about the beedi workers. An ILO consultant, Maria Mies, conducted a study of the lace-workers of Narasapur, and the Ford Foundation asked the Forum whether it could do anything there.

The first step is a study to understand the local situation, usually carried out by the President. Then a spearhead team of experienced workers moves in and begins the task of talking, listening and conscientization. Later, the first groups are formed, and bank loans negotiated and received. Experiences have differed. In Narasapur, the bank officials were so difficult that the Forum itself issued loans to women. Elsewhere it was possible, though often only with difficulty, to get loans through the banks. Gradually, as confidence builds up, more groups are formed. Participative research workshops and conscientization follow. Headquarters staff are posted in. The process is difficult, sometimes delicate, sometimes even dangerous because of the hostility of entrenched interests. Care is taken not to become involved with the supplier-buyers or other local interests.

Training, conscientization, and the sense of belonging to a movement are important. There is a women-intensive ideology in the Forum. It is a movement of women for women. The training, with charts which illustrate the condition of poor women; the role-playing, in which they act as moneylenders, or supplier-buyers, or drunken husbands; the participative research - all these contribute to awareness and solidarity. 'Only after seeing all this do I know what is going on in my life'. The emphasis on speaking in public, to the group, is vital, enabling women to articulate their problems and share them with others. Sense of belonging, not just to a group, but to a movement, follows. The big annual meetings in Madras

have meaning not just for those who go, but for those who hear them when they come back, and who see the difference, the new confidence and self-respect.

'We have become visible through the Forum'.

What they belong to is bigger and stronger than the sum of its individuals, both the group and the Sangam.

'We don't feel alone any more. Now we are ten people together'.

'We cannot do anything without an organisation.'

Beyond these more obvious descriptions and explanations, there is more to understanding the success of the Forum. To me there seem to be four other elements, the absence of any one of which might well have spelt failure.

These are:

- (i) poor women's priorities first
- (ii) only the poor
- (iii) leadership from below
- (iv) clout

- (i) poor women's priorities first

The core of the programme was determined not by well-meaning outsiders projecting middle class values into the conditions of the poor, but by needs expressed by poor women themselves. Credit emerged as the centrepiece after many discussions with poor women in Madras in 1977/78. The women saw small amounts of credit at reasonable rates of interest as a means to delink from supplier-buyers and from moneylenders and earn more from their work. The design of the programme owed much to the ideas of working women, and of other workers like the Secretary of WWF who had long experience in the CP(I). The priorities of poor women came first. And because the programme met those priorities, it caught on, and more and more women quickly wanted to join.

(ii) only the poor

In forming groups, great care is taken choosing members. Only the poor are accepted. Any who are well off are excluded. If admitted, they might subvert the group, or relend loan money to others, or even fail to repay. Those who 'remain silent' at meetings are suspect. The group must consist of people who share a common condition and a commitment to do something about it.

(iii) leadership from below

This is the most easily overlooked and yet crucial element, well understood within the Forum as a sort of second nature, but not so obvious from the outside. I shall therefore go into it in more detail.

The key is the responsibility of the group leader. With some other credit programmes for the very poor, such as the Grameen Bank in Bangladesh, each member of a small group guarantees the losses of each other member. With the Forum, in contrast, the group leader alone accepts responsibility for repayment of all the loans in the group. The group numbers about 10 in rural areas (with larger groups in Madras). The group leader is rewarded with a larger loan - Rs 400 instead of Rs 200 - but has the unpaid task of collecting repayments from all her members and then taking them either to the Area Organiser or to the bank herself. These are heavy burdens for a poor and illiterate woman. There is a Crisis Fund for cases of deserving distress with repayments, but even so the Group Leader can hardly fail to sense a heavy responsibility.

These liabilities of leadership are not lightly undertaken. Opposition can come from within would-be Group Leaders' families, with a husband opposing such daunting commitments and fearing they will lead the family into the ruin of deeper debt. There can also be doubts among the members of the group. 'It was so difficult to make the poor believe that as a poor person I could be their leader.' Not surprising, then, many group leaders are self-selected. It is they themselves who decide they want to form groups. 'Every poor woman should help ten other poor women' is the saying. It is

particularly those who have suffered most - widows, women deserted by their husbands, women with bitter experience in marriage - who come forward and who find a new hope and purpose in life through leading and helping others. With the loans and the collections of payments confidence grows. The loan guarantee by the group leader guarantees that the group is led. It trains and brings up leaders from below.

The next level in the Forum is Area Organisers, many of them recruited from good group leaders. Thus leadership is built up from within; most of the staff are poor women with a demonstrated commitment to others who are poor. Unlike most voluntary agencies, the Forum is not administered from the top downwards. All Group Leaders are ex officio members of the Governing Board. There is an office in Madras, rather reluctantly set up, but important for the confidence it gives to members. But the organisation chart (appendix A) has the members on top and the President at the bottom, and the style of operation manifests an ideology of reversals.

(iv) clout

The leadership of Jaya Arunachalam has been correctly described as charismatic. Without her inspiration this would never have happened. But the danger of explanation in terms of charisma, so common with successful voluntary agencies, is that it is liable to terminate analysis, leaving it at the level of: with charismatic leadership, success; without it, failure. There is more to it than this.

It is not just charisma, but many other qualities that matter. Clout is one. Jaya Arunachalam's high-level contacts and the esteem in which she is held may well have been crucial for the protection and spread of the movement. Low-level officials learn that they head for trouble if they obstruct the Forum too obviously. The women members know that they have a powerful protecting force to which they can appeal, and which will come to their support.

This clout can be exercised because of Indian conditions. Anyone from outside India reading this should note the Indian ideology, enshrined in

the Constitution, reflected in political rhetoric, and drawing on the Gandhian tradition, of priority to those who are low caste, poor and oppressed. Also, without India's open political system, the exercise of this sort of high-level pressure could be very difficult. Had it not been for this the Forum would have had a chequered history, and might never have spread.

Analysis: a Counter-culture

The Forum sets out to counter the oppression and discrimination of class, caste and gender. These three dimensions are frequently and correctly emphasised in writing and rhetoric about poor women in India. They are also powerful thrusts in the work of the Forum.

But the success of the Forum rests, it seems to me not only on these, but also on two further reversals which in India are also counter-cultural.

The first is reversal of hierarchy. 'Senior' leaders in the organisation refuse garlands on their visits. Exceptionally, for a voluntary agency, the Forum is run and staffed by its members. They are not 'beneficiaries', in the common parlance of rural development, a target group which bureaucracy aims for (and so often misses). Rather they are the participants, the members, the organisers, the people who determine the priorities.

The second is reversal of learning. The style is not one of received knowledge and wisdom to be imparted to those below. Rather it is one of enabling poor women to be the teachers, to express themselves, to state their problems, and of listening to them and learning from them.

In any attempt elsewhere to repeat what the Forum has done, this counter-cultural style will be crucial. If well-meaning middle class women try to initiate other movements of this sort, they are unlikely to succeed

unless they have the humility and patience to recognise that they must learn from poor women who know much that they do not know, and that poor women must set the priorities.

The Future: Choices for the WWF

A movement like the Forum has its own momentum which will carry it forward. An outsider like myself must hesitate to present suggestions, but it may do no harm to list some of the directions, choices and trade-offs which can be seen. Not everything can be done; and a decision to do one thing often turns out to be a decision not to do another. As with all organisations, there are questions of how to allocate time and energy between alternative activities.

A first question is whether existing administrative demands can be reduced. Two ways are open. The first is to limit the number of visitors. As a visitor myself, I can guess the work entailed in making arrangements, and the amount of time of different people, from members and group leaders to the President, devoted to it. The idea of a three-month holiday from visitors is original and good, to enable everyone to get on with the main tasks undisturbed.

The second way would be to reduce the number of sources of finance. To date, these have included both Indian and foreign sources. In India these are the Indian Council for Agricultural Research, the Family Planning Foundation of India, the Ministry of Health and Family Planning, and four nationalized and commercial banks. The foreign sources have been the Indo-German Social Service Society, the Ford Foundation, Appropriate Technology International, Oxfam America, the International Labour Organisation, and the Norwegian Agency for International Development. Each sends its own visitors, has its own ideas, and makes its own demands. The Forum is so eminently fundable that it can surely afford to select those sources of finance which will best combine trouble-free grants with the sort of professional interaction and contacts that are desired.

Looking to activities and impact, there are choices and trade-offs between

the following:

- (i) natural spread. This means expanding membership for the core activities of the Forum, namely conscientization, group formation and group leaders, and small loans. It means undertaking this in places where the Forum is already active. Given popular demand and the numbers waiting to join there seems little doubt that this will occur. Given the relative straightforwardness of the process, there can be little doubt that it should be done.
- (ii) new economic activities.. This option would entail diversification into new types of women's economic activities. This is already happening with women who sell in chandies (markets). Other possibilities mentioned are the chikan-workers of Lucknow and the matchmaking children of Ramnad District in Tamil Nadu. While these would involve much work, the procedures for exploration and start up are now well understood. However distances and dispersal of effort could be problems and dangers.
- (iii) vertical extension. This would involve more procurement of materials and more marketing of products. This is already occurring to various degrees with the main rural enterprises, but it faces problems, especially on the marketing side. It will be difficult to know what best to do. On the one hand there is the opportunity to raise the incomes of the workers through cheaper materials and better prices for finished products. On the other, such extension requires an administrative organisation and contacts which might make heavy demands, besides entailing risks. Specialised expertise may also be needed. Perhaps the path followed will differ for each sort of enterprise.
- (iv) specialised activities. This would entail more types of activities with existing groups and in present areas. In Madras several types of such activities have been developed, and the Family Planning Programme in rural areas also represents a move in this direction. This option might entail attempts to introduce night schools,

balwadis, training centres, and the like into rural areas.

It is administration-intensive and for all its benefits has costs in other things which as a result may not be done.

The Future: Wider Impact

These four activities all concern growth of the Forum itself. There are also questions of a wider impact outside and beyond the Forum and its members. Three approaches could be considered.

(i) reforming big bureaucracies. The banks would be the obvious choice. The experience of the working women, in common with many other poor people, is that bank officials often look down on them, keep them waiting, refuse to serve them, demand bribes, and add gratuitously to the hassle and uncertainty of obtaining loans. There are four responses: giving up; going on trying without changing the system; opting out by creating a separate institution to perform the function; and reforming the big bureaucracy. The Working Women's Cooperative Society which gives loans is an example of the third response, creating a separate institution. The fourth response, reforming big bureaucracy has also been attempted locally, with some local successes, and with some high-level support.

The Forum has already helped by exposing the problems and increasing awareness of them. It is doubtful, however, whether resulting changes benefit other poor women, or poor people in other places. For that, more basic and widespread change would be needed, in training, procedures and incentives for bank staff. Perhaps it would be asking too much for the Forum to act as spearhead for such major change but if others are initiating such reform, the experience of the Forum could support it.

(ii) research and writing. The value of understanding better what has happened and is happening, especially with the rural projects, is clear. For the Forum itself, and especially for others concerned with empowering the poor, there are questions it would be good to have answers to. A good deal has already been written, but in addition it would be useful to know

more about the following:

- who joins, who does not join, and who might join the Forum, and why. This would include an assessment of the potential for natural growth and ultimate size and scope of membership
- the debt, liquidity and cash flow position of women who take loans, including the effects of gaps between loans
- the leadership, management and dynamics of groups, including the selection of group leaders, and the effects on them of their responsibilities
- how defaults and defaulters are handled
- changes of behaviour and attitudes among women who join the Forum including effects on their families
- comparative analysis of different rural projects, especially to identify the various combinations of supply of material, processing, and disposal, the methods and effects of delinking from supplier-buyers, who gets how much and why, and the effectiveness of different strategies and tactics
- how the WWF approach and experience compares with those of other organisations such as SEWA (the Self Employed Women's Association, based in Ahmadabad) and the Grameen Bank in Bangladesh, and what practical conclusions can be drawn from the comparisons
- participative research methodology: an account of the methods which have been used in the Forum, their costs and benefits

However, research is a means not an end. And it is perhaps not so much research in the formal sense that is needed, as intelligent and informed understanding, and its communication. For what the Working Women's Forum has achieved is so remarkable and important, that its lessons deserve to be widely known and acted on.

(iii) promoting replication If others could start similar organisations, the impact of the Forum would multiply. This multiplication might turn out to be more cost-effective in organisational time and effort than anything else the Forum could do. Few voluntary agencies seek out, train

conscientise and support other initiators. To do this would not be easy for the Forum. The right people would be hard to find. They would need to spend weeks or months understanding and working with the Forum, learning, feeling and acting out changes within themselves. But the total impact of, say, ten women who came, learnt, felt and changed, and then went and started out with working women elsewhere, could be on a new scale. We could be talking then of a mutually supporting network or federation of organisations with a shared counter-cultural ideology, and not tens of thousands of working women involved but lakhs.

Reversals: the key

For those who seek to help the oppressed and excluded to help themselves, there are many lessons in the experience of the Working Women's Forum. Four factors in its success have been mentioned:

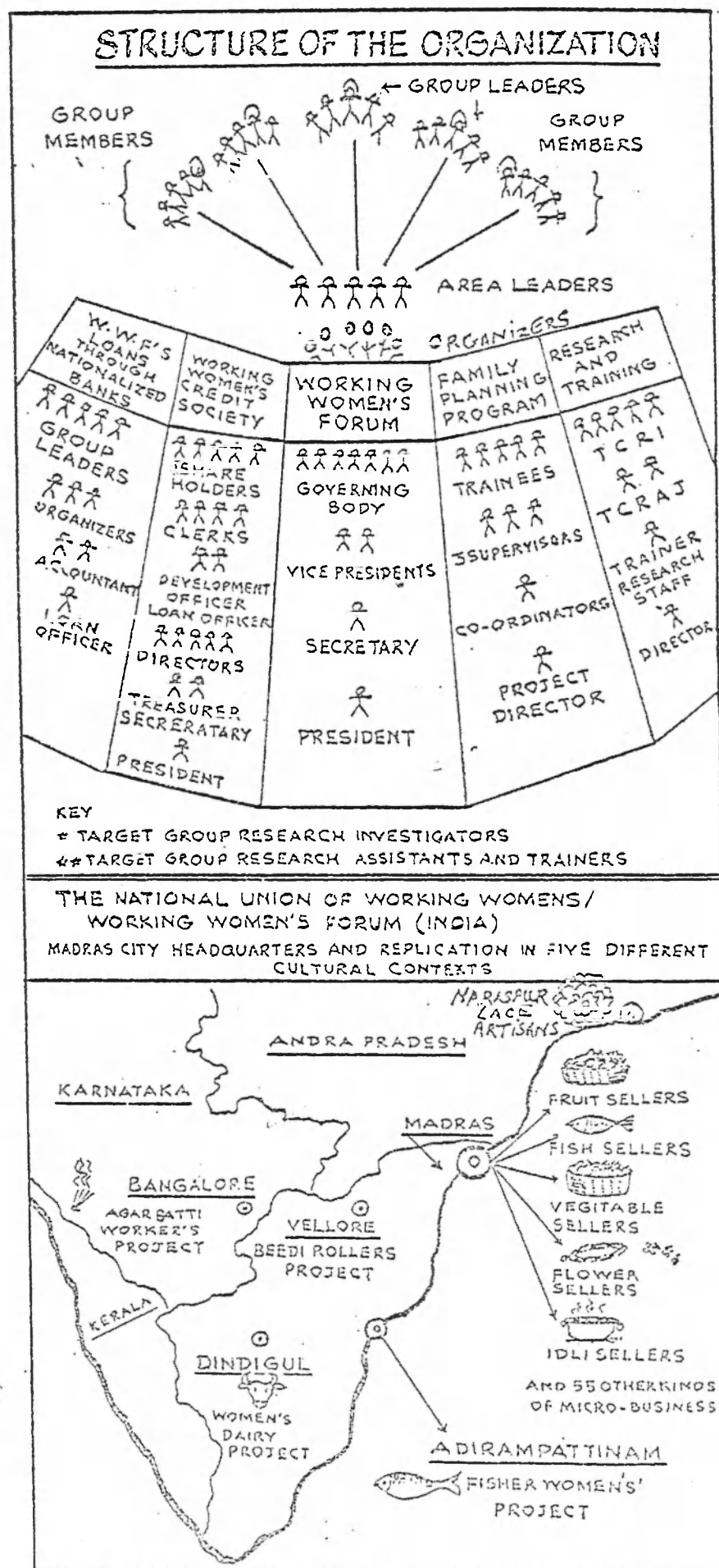
- putting poor women's priorities first
- working only with the poor
- promoting leadership from below
- exercising clout to get the poor their rights

The countercultural reversals of the Forum have also been stressed - reversing the discriminations and biases of class, caste, gender, hierarchy and learning.

These are easy to write about. Perhaps they are also easy to read about. They may even be easy to accept at a verbal or intellectual level. But they demand more, deeper changes of feeling and attitude and new behaviour. The traditional benevolence of concerned, hard-working, well-meaning and dedicated members of the middle class, in which 'we' from where 'we' are help 'them' over there where 'they' are is far from a counterculture; it does not threaten normal values. Those who 'want to do something' have often made only one reversal among many. The exercise of clout on behalf of the poor, seeking to assure them their legal rights requires more courage but is still within accepted traditions. More difficult are the

countercultural reversals - putting the priorities of the poor first, working only with poor women, learning from them, trusting their leadership. These go further than most well-meaning middle class people are prepared or able to go. The Working Women's Forum has shown what can be done and what happens when these reversals are made. It confounds common patronising beliefs about women and the poor. By at once turning the pillars of normal Indian culture on their heads - class, caste, gender, hierarchy and learning from above - it has created a viable and vigorous counterculture by and for poor women. For the outsider, the effort of entering this is shock, and then shared exhilaration. For the sake of the tens of millions of oppressed working women in India, and other women in other countries, one may hope that this exhilaration will spread, that the Working Women's Forum and its example will inspire others to make reversals, to start similar movements, and to help many, many more of the deprived and oppressed in their just struggle for a better life.

Appendix A Organisation Chart and Location of Activities



Appendix B

What the Women Said

Madras

'We have not done anything yet. We have only just begun'

'Men do not pay back. We do'

(Of bank staff) 'If you speak English, they will say 'come, come'

'We cannot do anything without an organisation.'

'When we went to a bank, people used to laugh'

'My husband did not want me to take a loan. He feared the debt'

'If you start asking us about our struggles, you will have to sit with us for days'

'Men are now asking us to start a programme for them'

'People in banks think we are illiterate, not decent. They are only interested in education. They don't see the difference between good and bad people. They don't want to be equal with us. They think the rich should be rich and the poor, poor.'

'Only after seeing all this do I know what is going on in my life' (of conscientization charts)

'These gaps between loans are terrible in our lives.' (fruit-seller)

'Why should I send my children to school when they can work?' (file-tagger)

'Yesterday the Sanitary Inspector came for a 50 rupees bribe. Every month my husband gives him 15 rupees ... They can close our shop. Then we are starving, that is all.'

'My husband beat me for coming to this programme. Husbands object to our coming, but we don't care. We are going to go on coming.'

'My husband started drinking eleven years ago. He has burnt my sari and poured hot oil on me. He earned a lot but never gave it to the house. He is coming round a bit now. He is now saying 'This woman is like a man now' He is now like a snake in a box'

Beedi workers, Vellore

'We are very pleased with the Union. Now we have two meals a day'

'We are placing all our future in your hands'

'If I have the loan, I can clear the debt and take my children away, but you must get the proper wages for us or it will be no good.' (woman with four children, two of them bonded for loan of Rs. 1,000)

'We have tried to keep an account of the bonus but have been thrown out of work for that' (bonus = compulsory deduction, only part of which is refunded)

'Why should my children be exploited like this?'

'If I have credit, I can bargain with the agents'

Fish marketeers, Adiramapattinam

'If I borrow 100 rupees for a month, I have to pay 10 rupees interest. Should we eat or pay our interest?'

'We do not like to go to banks. They abuse us'

'The moneylender is very sad'

'We used to eat gruel. Now we eat one good meal'

'Many have told us lies. That is why with great bitterness we have joined the Sangam'

'Our men did not want us to come to this meeting'

'We had never been to the next village before. Now we can meet big officials and go to Madras'

'All of us need to go to Madras to learn how to talk'

'We drink the water we wash our cows and buffaloes in'

'Where men are totally powerless at least we can do something'

Dindigul, buffalo-owners

'We have the courage now. If necessary, we won't go to work'

'The Sangam people said 'come, come, come'. Some said 'They will only walk back and forth to the Office'. Others said 'let us wait and see'. We had the courage to try and see if it would work'

'To get the subsidy I walked ten times' (to BDO's and other offices)

'I used to earn 3 rupees for a day's work. Now I get 8 rupees for milk. Which should I choose?'

Dindigul, new members who had not yet had loans

'We are so used to going to the moneylender that it is part of our nature'

'Let the Sangam give us loans. If we pay back, give us more. Otherwise we are not interested'

'Wherever there are moneylenders, villagers are ready to go'

'We don't feel alone any more. Now we are ten people together'
Meeting with Health Workers, Dindigul

'My husband says, since you have gone to the Sangam, you talk too much and too loudly'

'In my village, men have never listened to women. But now we don't care'

'We used to expect money only from our men'

Agarbathi Workers, Bangalore

'The bank manager now calls me inside and makes me sit down, because we can take and repay a loan'

'We have become visible through the Union'

'We can eat better, live better'

'The poor are helping the poor in this Union'

'It was so difficult to make the poor believe that as a poor person I could be their leader'

'Within one year I have transformed my husband'

Lace Workers, Narasapur

'Before, I never had money and I did not know what business was about'

'Without telling anyone I saved Rs 50 and bought clothes for my children'

'We suffer so much because we have girls. We have to give cooking pots or they will send our daughters back'

'People who sell in Bombay have three-storied houses and hundreds of acres of land. We have stayed as we are'

'We have lost our eyes by doing this'

'Many of us never went to the chandy before. Now that we have money in our hands, we have the courage to go.'

'We cannot educate our children so we have to put them back into the same thing'

'For 25 years I never left my street. But now I come to these meetings. And my husband no longer beats me.'

'I have a son in 7th standard I can buy one or two books for him, but I cannot buy more. Should we eat, or educate the child? I do not know what to do' (deeply in debt, borrowed sari to come to meeting, 3 children, tiny shelter, pledged thali last year after floods)

'This is our thread. This is our life. This is what we have faith in.'

'All our hopes are in lace'
'Before the Sangam came, I used to have to pawn my earrings and nosering.
Now I am free of that'

'I am a loanee. My husband died last month. I have two children. I
cannot repay this month'

'When my child is ill I have to go to the doctor and buy medicines. How
can we manage on so little money? Even our small children have to work to
eat'

'If they have to learn to crochet a reel fast, what is the point of sending
them to school?'

'This is a village. If it were a town we could do many different things.
But in a village we cannot'

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